

EXHIBIT 13

From: lisa.e.waters@jpmorgan.com [lisa.e.waters@jpmorgan.com]
Sent: 10/24/2008 3:38:40 PM
To: Goldberg, Ira - Communication of Counsel (Exchange) [igoldberg@bear.com]
Subject: RE: Jeffrey Epstein credit memo & supporting doc

cutler does the approval for jamie

Lisa E. Waters
Managing Director
J.P.Morgan Securities Inc.
(212) 464-2048